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POWER OF ATTORNEY

Clive Branch, Desoto County, Mississippi, do hereby appoint my daughter Kaye Irvin of Mississippi, as my true and lawful attorney, for me and in my name to do the following, to wit:

To sign and endorse all checks payable to me; to transfer all property both real and personal for me; to handle all banking for me; to handle all tax matters for me on both State and Federal levels; to manage my estate and property for rental or sale; to deposit monies, withdraw monies, and to invest monies for me; to receive debts; to settle accounts; to prosecute and defend all actions or legal proceedings; to vote at stockholder meetings; to pay household expenses; to pay charitable contributions; to authorize medical treatment for me and to sign all medical authorizations and releases; and in general, to do all other acts, deeds, matters, and things whatsoever in or about my estate, property, or affairs, or to concur with persons jointly interested with myself therein in the management of my estate, whether particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person if personally present.

And, I, the said Julia Dunlap, being of sound and competent mind, do hereby ratify, confirm and promise at all times to ratify and confirm all acts performed by my lawful attorney. Further, it is my specific intention that this Durable Power of Attorney be construed as broadly as possible as it is my desire that my daughter, be able to perform any and all acts for and in my behalf.

This Durable Power of Attorney revokes all prior grants of Power of Attorney and shall remain in full force and effect until such time as I may revoke it in writing and by recordation with the Chancery Court Clerk of Desoto County, Mississippi, and shall not be affected by subsequent disability or incapacity of the principle, or lapse of time.

JULIA B. DUNLAP

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STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for said County and State, the within named Julia Dunlap who acknowledged to me that he did sign and deliver the foregoing Power of Attorney on the day and year mentioned therein, for the purposes stated therein, as his free and voluntary act and deed.

Given under my hand and seal, this the day of November, 1995.

NOTARY PUBLIC

(SEAL) My commission Expires

MY COMMISSION EXPIRES FEB. 5. 1997

Prepared by and return to: Treadway Law Firm
Craig Treadway
P.O. Box 613, Olive Branch, MS 38654
601-895-8170